)W TO BALANCE YOUR CHECKBOOK

This form is provided for your assistance in balancing your statement.

- 1. Check (†) amounts shown on this statement against your register or stubs.
- 2. List in the "Outstanding Items" column at the right any items written by you not returned in this or previous statements.
- 3. List in "Items Not Credited" column below, any credits made by you but not listed on this statement.
- 4. Verify that all automatic debits, credits, transfers, service charges and interest as shown on the front of this statement, have been entered in your register.

Items Not Cre	dited On This Stateme
Date	Amount
	\square
1	+\$
Enter statement balance here	Plus items not credited

Number or Date	Amount
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	\$
	'
Total	Minus total
	outstanding debits
	Outotalioning Coults

Please examine and balance this statement with your records as soon as possible. Report any difference to our customer service department (address and phone are shown on the reverse side.)

All items credited are subject to final payment.

The balance should agree with your register.

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1
Your
balance

In Case of Errors or Questions About Your Electronic Transfers on Consumer Accounts

Contact us to determine if unauthorized transfers to your account have occurred. Telephone us at 616-929-1600 or write us at 4471 Wilson SW, Grandville, MI 49418 as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared.

- 1.) Tell us your name and account number.
- 2.) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3.) Tell us the dollar amount of the suspected error. If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

If your account has been opened for less than 30 days, we may take up to 20 days to provisionally credit your account and 90 days to complete the investigation.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will debit your account for the amount of the provisional credit and send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Explanation of Truth-In-Lending Disclosures

(This disclosure applies only if a statement for your Overdraft Protection Account appears on the reverse side)

Your FINANCE CHARGE is the product of the daily periodic rate, as shown on the reverse side, times the "average daily balance", times the days in the statement period. To get the "average daily balance", we take the beginning of your loan account each day, add any new loans or advances and subtract any coupon payments, automatic payments, unpaid finance charges and unpaid late charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

In Case of Error or Questions About Your Overdraft Protection Account

If you think your statement is wrong, or if you need more information about a transaction on your statement, write us at 4471 Wilson SW, Grandville, MI 49418, as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us at 616-929-1600, but doing so will not preserve your rights.

In your letter, give us the following information:

- 1.) Your name and account number
- 2.) The date and dollar amount of the suspected error.
- 3.) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount of your question.

Notice Regarding non-VISA® PIN Less Debit Card Transactions

Notice Regarding non-VISA® PIN Less Debit Card Transactions

To provide you the greatest ?exibility when using your VISA debit card, Grand River Bank will allow non-VISA® debit transaction processing. This means you may use your VISA® Debit Card on a PIN-Debit network' without using a PIN to authenticate your transactions.

These transactions are enabled through the Accel/Exchange, PULSE, and PLUS network, which are networks associated with your Grand River Bank VISA® debit card. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network may include, but not limited to, initiating a payment directly with the biller, (possibly via telephone, Internet, or kiosk) responding to a logo displayed at a payment site and choosing to direct payment through that network. You will verify your identity using information derived from an existing relationship instead of the use of a PIN.

Please note that the terms and conditions of your agreement with us relating to VISA® debit transactions do not apply to non-VISA® debit transactions. For example, the additional limits on liability (referred to as VISA's zero-liability program) and the streamlined error resolution procedures offered on VISA® debit card transactions are not applicable to transactions processed on a PIN-Debit Network as a non-Visa debit network. The program identification number (PIN) but that

VISA® rules generally de?ne PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by use of a personal identi?cation number (PIN) but that is not generally known for having a card program.